

Table I.A.2.a(2002) Percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	32.1%	13.0%	28.6%	77.5%	12.9%	59.8%
Industry group **						
Agric., fish., forest.	14.3%	11.4%	36.0%	80.4%	11.2%	43.4%
Mining and manufacturing	26.6%	11.0%	41.7%	80.5%	9.9%	54.2%
Construction	15.3%	13.8%	23.5%	61.4%	13.5%	30.7%
Utilities and transp.	41.1%	15.5%	42.9%	87.0%	15.3%	69.0%
Wholesale trade	30.4%	11.7%	50.4%	88.2%	11.3%	64.9%
Fin. svcs. and real estate	44.8%	11.9%	29.3%	82.1%	12.2%	69.5%
Retail trade	43.3%	11.7%	24.4%	84.1%	11.4%	69.9%
Professional services	23.1%	11.2%	30.3%	63.8%	11.0%	49.3%
Other services	32.9%	17.5%	18.1%	70.6%	18.0%	50.9%
Ownership						
For profit, incorporated	33.2%	11.3%	30.1%	79.3%	11.1%	62.4%
For profit, unincorporated	19.9%	14.0%	28.5%	72.6%	13.8%	49.5%
Nonprofit	26.0%	22.4%	22.9%	48.1%	23.2%	30.6%
Unknown	76.8%	19.2% *	36.3%	80.0%	26.0% *	77.9%
Age of firm						
Less than 5 years	12.9%	10.8%	23.1%	43.7%	10.6%	29.8%
5-9 years	17.0%	13.3%	31.0%	67.6%	13.4%	39.1%
10-19 years	16.9%	12.4%	27.1%	63.6%	12.3%	36.7%
20 or more years	31.5%	13.8%	27.9%	74.2%	13.6%	53.5%
Unknown	81.8%	15.9% *	42.1%	83.9%	22.0% *	82.0%
Multi/single status						
2 or more locations	59.0%	13.7%	29.9%	77.7%	13.9%	64.2%
1 location only	13.4%	13.0%	21.4%	61.5%	12.8%	20.8%
Percent full-time employees						
Less than 25%	29.7%	13.4%	18.7% *	69.1%	13.7%	47.9%
25-49 %	40.1%	13.6%	20.3%	79.5%	13.5%	62.7%
50-74 %	31.1%	14.2%	26.3%	78.3%	14.2%	58.8%
75% or more	31.7%	12.7%	31.0%	77.6%	12.5%	60.4%
Union presence						
No union employees	27.5%	12.2%	27.6%	74.5%	12.1%	54.5%
Has union employees	63.6%	33.2%	38.0%	81.4%	33.8%	74.5%
Unknown	72.6%	15.8% *	40.6%	90.0%	17.2% *	85.2%
Percent low wage employees						
50% or more low wage	24.4%	12.7%	19.4%	63.8%	12.9%	40.4%
Less than 50% low wage	21.9%	13.0%	32.2%	76.7%	12.8%	49.0%
Unknown	72.8%	14.8%	39.2%	81.4%	14.3%	78.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.a(2002) Standard error for percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	0.43%	0.37%	0.82%	1.42%	0.37%	0.89%
Industry group **						
Agric., fish., forest.	1.84%	1.97%	10.35%	13.84%	2.02%	8.02%
Mining and manufacturing	1.47%	0.82%	1.71%	3.08%	0.87%	1.72%
Construction	1.41%	1.45%	5.55%	7.83%	1.58%	3.80%
Utilities and transp.	2.99%	3.75%	8.99%	3.48%	4.22%	3.16%
Wholesale trade	1.63%	1.71%	4.81%	1.86%	1.82%	2.10%
Fin. svcs. and real estate	1.60%	0.69%	4.76%	2.00%	0.66%	2.15%
Retail trade	1.41%	1.26%	3.08%	1.86%	1.47%	1.39%
Professional services	0.61%	0.48%	2.24%	2.74%	0.50%	1.74%
Other services	1.48%	0.92%	2.82%	2.06%	0.99%	1.96%
Ownership						
For profit, incorporated	0.44%	0.40%	0.82%	1.38%	0.41%	0.90%
For profit, unincorporated	0.99%	0.62%	7.35%	4.74%	0.73%	4.49%
Nonprofit	1.16%	1.49%	2.98%	4.21%	1.56%	1.66%
Unknown	2.69%	13.20% *	8.25%	2.37%	13.21% *	2.45%
Age of firm						
Less than 5 years	1.22%	1.22%	6.89%	8.34%	1.35%	4.33%
5-9 years	1.50%	1.31%	4.52%	4.96%	1.34%	3.61%
10-19 years	0.86%	0.88%	3.42%	3.03%	0.90%	1.91%
20 or more years	0.69%	0.74%	0.84%	1.65%	0.79%	1.11%
Unknown	1.36%	7.40% *	8.31%	1.34%	13.17% *	1.31%
Multi/single status						
2 or more locations	0.88%	1.54%	0.84%	1.42%	1.57%	1.06%
1 location only	0.38%	0.41%	1.48%	5.12%	0.41%	1.07%
Percent full-time employees						
Less than 25%	1.75%	1.71%	5.71% *	4.40%	1.68%	2.98%
25-49 %	0.80%	1.59%	4.48%	1.49%	1.84%	1.36%
50-74 %	1.06%	0.91%	2.50%	2.41%	1.03%	2.09%
75% or more	0.57%	0.34%	1.11%	1.75%	0.27%	1.33%
Union presence						
No union employees	0.37%	0.33%	0.85%	1.40%	0.30%	0.93%
Has union employees	2.24%	3.42%	4.82%	3.40%	3.93%	2.90%
Unknown	2.13%	4.90% *	12.09%	1.71%	5.42% *	1.47%
Percent low wage employees						
50% or more low wage	1.19%	0.84%	1.67%	2.78%	0.96%	1.64%
Less than 50% low wage	0.55%	0.41%	1.53%	1.58%	0.36%	1.33%
Unknown	1.89%	2.78%	4.20%	2.03%	2.75%	1.80%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

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